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m 1) (04/13)	Document Page 1 of 51	
Unite	ed States Bankruptcy Court	
01110	otates bankruptcy court	Voluntary Petition

Northern District of Illinois Eastern					n Div	Division			Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Middle):						Name	Name of Joint Debtor (Spouse) (Last, First, Middle)					
	Da	awson,	Tommy	/ , III								
All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names):							All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
ast four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN if more than one, state all) * ***-4775						ur digits of Soc. e than one, state		l-Taxpayer I.D.	(ITIN) No./Complete EIN			
Street Address of	Debtor (No. 8	& Street, City,	and State):			Street	Address of Joir	nt Debtor (No. & S	treet, City, and	State):		
15832 Lex	ington	Ave.										
Harvey IL					60426							
County of Resider	nce or of the	Principal Place	of Business:			Count	y of Residence	or of the Principal	Place of Busine	ess:		
		C	OOK									
Mailing Address of	f Debtor (if di	fferent from str	reet address)			Mailing	g Address of Jo	int Debtor (if differ	ent from street	address):		
,												
Location of Princip	oal Assets of	Business Debt	or (if different	rom street a	address above ):							
7		or (Form of Org	anization)		(Che	of Busines ck one box.)	ss	WI	•	nkruptcy Code Under n is Filed (Check one box)		
	l (includes Jo it D on page 2	,			☐ Heath Care B☐ Single Asset I	Real Estate	C §101 (51B) Chapter 15 Petition for of a Foreign Main Proc			apter 15 Petition for Recognition		
☐ Corporati	ion (includes	LLC & LLP)			Railroad	U.S.C §101						
■ Partnership				- Stockbroker -			☐ Chapter 1:	_	apter 15 Petition for Recognition  Foreign Nonmain Proceeding			
Other (If	debtor is not	one of the abo	ve entities,		☐ Clearing Bank							
check this	s box and sta	ite type of entit	ty below.)		☐ Other							
	Chap	ter 15 Debtors				cempt Entitox, if applicat		_		ebts (Check one Box)		
Country of debtor's	center of ma	ain interests: _				·			orimarily consun ned in 11 U.S.C	rimarily consumer		
Each country in wh	-	proceeding by	, regarding, or		organization ι	ınder Title 2				business debts.		
against debtor is po	ending:			_	Revenue Cod	,	internar		ousehold purpo			
Filing Fee atta	ached	Filing Fee (	(Check one box)									
□ Filing Footob	o noid in inot	allmanta (anni	iooblo in indivis	البامة ماميا	Must attach	Check		small business del	btor as defined	in 11 U.S.C. § 101(51D)		
Filing Fee to b signed applica unable to pay	tion for the c	ourt's consider	ation certifying	that the de	btor is		Debtor's aggreg nsiders or aff		ın \$2,343,300. (	ts (excluding debts owed to (amount subject to adjustment		
☐ Filing Fee way	vier requeste	d (applicable to	chapter 7 ind	viduals only	v). Must		k all applicable		inercanter).			
Filing Fee wavier requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.						Acceptances of	filed with this petiti the plan were soli	cited prepetition	n from one of more classes			
Statistical/Admin	intrativo Info	rmotion					of creditors, in a	acccordance with	11 U.S.C. § 112	This space is for court use only22.00		
☐ Debtor estima ☐ Debtor estima	ites that fund ites that, afte	s will be availa r any exempt p	property is excl		cured credtiors. dministrative expens	ses paid, th	ere will be no					
funds availabl		tion to unsecur	red creditors.									
1-	<b>□</b> 50-	<b>1</b> 00-	□ 200-	<b>1</b> ,000-		<b>]</b> 0,001	<b>1</b> 25,001	<b>5</b> 0,001	Over			
49 Estimated Assets	99	199	999	5,000		5,000	50,000	100,000	100,000			
\$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,00		<b>]</b> 50,000,001	\$100,000,001	\$500,000,001	More than			
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million	to \$50 to	\$100 hillion	to \$500 million	to \$1billion	\$1 billion			
Estimated Liabilities	•											
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,00 to \$10	to \$50 to	50,000,001 c \$100 nillion	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion			

Case 15-31137 Doc 1 Filed 09/11/15 Entered 09/11/15 15:57:11 Desc Main B1 (Official Form 1) (12/11)) Document Page 2 of 51 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Tommy Dawson, III All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Case Number Date Filed: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11. United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Jon Kurt Clasing Dated: 09/11/2015 Jon Kurt Clasing **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. П There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)

# Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) [Name of landlord that obtained judgment) [Address of Landlord] Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

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#### **Voluntary Petition**

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Tommy Dawson, III

### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### /s/ Tommy Dawson, III

#### Tommy Dawson, III

Dated: 08/25/2015

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States
Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

### Signature of Attorney

### /s/ Jon Kurt Clasing

Signature of Attorney for Debtor(s)

### Jon Kurt Clasing

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 09/11/2015

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankrutpcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re
Tommy Dawson III / Debtor

Bankruptcy Docket #:

Judge:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Tommy Dawson, III							
Date	Dated: 08/25/2015 /s/ Tommy Dawson, III							
I cert	tify under penalty of perjury that the information provided above is true and correct.							
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.							
	Active military duty in a military combat zone.							
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);							
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);							
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]							
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.							
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]							
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.							
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.							

Record # 614533

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re
Tommy Dawson III / Debtor

Bankruptcy Docket #:

Judge:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

I cert	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tommy Dawson III / Debtor

Case No.
Chapter 7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES   NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$11,203	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$7,000	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$500	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$78,750	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$3,447
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$3,379
TOTALS			<b>\$11,203</b> TOTAL ASSETS	\$86,250 TOTAL LIABILITIES	

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tommy Dawson III / Debtor Case No.
Chapter 7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below						
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not required to report any					

This information is for statistical purposes only under 28 U.S.C § 159

Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount	
Domestic Support Obligations (From Schedule E)	\$0.00	
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$500.00	
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00	
Student Loan Obligations (From Schedule F)	\$56,841.00	
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00	
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00	
TOTAL	\$57,341.00	

#### State the following:

Average Income (from Schedule I, Line 16)	\$3,446.52
Average Expenses (from Schedule J, Line 18)	\$3,379.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$3,319.00

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$7,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$500.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$78,750.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$85,750.00

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tommy Dawson III / Debtor Bankruptcy Docket #:

Judge:

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Mai	\$0.00			

(Report also on Summary of Schedules)

Record # 614533 B6A (Official Form 6A) (12/07) Page 1 of 1

Tommy Dawson III / Debtor

In re

Bankruptcy Docket #:

Judge:

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.				
		checking account with - Bank of America		\$0
		savings account with - Bank of America		\$0
		checking account with - Credit Union 1		\$28
		checking account with - First Midwest Bank		\$750
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, entertainment center, bedroom set,		\$500
OF Dooks nichures and other art chicate	-	cellphone, rugs.		
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$80
06. Wearing Apparel				
		Necessary wearing apparel.		\$50

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### Document Page 10 of 51 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tommy Dawson III / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY							
Type of Property	N O N E	Description and Location of Property	H M J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured			
07. Furs and jewelry.							
		Watch		\$45			
08. Firearms and sports, photographic, and other hobby equipment.	X						
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X						
10. Annuities. Itemize and name each issuer.	X						
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X						
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X						
13. Stocks and interests in incorporated and unincorporated businesses.	X						
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X						
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X						
16. Accounts receivable	X						
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X						
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X						
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X						
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X						
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X						
22. Patents, copyrights and other intellectual property. Give particulars.	X						
23. Licenses, franchises and other general intangibles	X						

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tommy Dawson III / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY										
Type of Property	N O N E	H & J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured							
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes 25. Autos, Truck, Trailers and other vehicles and accessories.	X	1995 KW T600 Tractor		\$5,250						
		Automotive Credit CORP - 2007 Chrysler Pacifica	н	\$4,500						
26. Boats, motors and accessories.	X									
27. Aircraft and accessories.	X									
28. Office equipment, furnishings, and supplies.	X									
29. Machinery, fixtures, equipment, and supplie used in business.	X									
30. Inventory	X									
31. Animals	X									
32. Crops-Growing or Harvested. Give particulars.	X									
33. Farming equipment and implements.	X									
34. Farm supplies, chemicals, and feed.	X									
35. Other personal property of any kind not already listed. Itemize.	X									

Total (Report also on Summary of Schedules)

\$11,203.00

Tommy Dawson III / Debtor

In re

Bankru	ntcv	Docket #:
Dalikiu	νισν	DUCKEL #.

Judge:

### SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
11 U.S.C. § 522(b)(2)	* Amount subject to adjustment on 4/1/16, and every three years thereafter
11 U.S.C. § 522(b)(3)	with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other			
checking account with - Bank of America	735 ILCS 5/12-1001(b)	\$ 0	\$0
savings account with - Bank of America	735 ILCS 5/12-1001(b)	\$ 0	\$0
checking account with - Credit Union 1	735 ILCS 5/12-1001(b)	\$ 28	\$28
checking account with - First Midwest Bank	735 ILCS 5/12-1001(b)	\$ 750	\$750
04. Household goods RENTERS  Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, entertainment center, bedroom set, cellphone, rugs.	735 ILCS 5/12-1001(b)	\$ 500	\$500
05. Books, pictures and other  Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 80	\$80
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 50	\$50
07. Furs and jewelry.			
Watch	735 ILCS 5/12-1001(a),(e)	\$ 45	\$45
25. Autos, Truck, Trailers and			
1995 KW T600 Tractor	735 ILCS 5/12-1001(d) 735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 1,500 \$ 2,400 \$ 1,350	\$5,250

<sup>\*</sup> Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re
Tommy Dawson III / Debtor

Bankruptcy Docket #:

Judge:

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured  * Nature of Lien  *Value of Property Subject to Lien  *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Automotive Credit CORP Attn: Bankruptcy Dept. 26261 Evergreen Rd Ste 3 Southfield MI 48076		Н	Dates: 2013-07-27  Nature of Lien: Lien on Vehicle - PMSI  Market Value: \$4,500.00  Intention: Reaffirm 524 (c)  *Description: Automotive Credit CORP - 2007				\$7,000	\$2,500
Acct #: 5203501			Chrysler Pacifica					

Total

(Report also on Summary of Schedules)

\$7,000

\$2,500

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tommy Dawson III / Debtor

U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule . Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to maintain the capital of insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution.

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

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\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment. Unliquidated Н **Date Claim Was Incured and** Disputed Amount Codebtor Amount Creditor's Name, Mailing Address W **Consideration For Claim** Entitled **Including Zip Code and Account Number** of Claim J to (See Instructions Above) С Priority **Indiana Department of Revenue** Bankruptcy Section - MS 108 State Income Taxes \$500 \$500 Reason: 100 N. Senate Ave. N240 Dates: 2013 Indianapolis IN 46204 Acct #: **Total Amount of Unsecured Priority Claims** \$ 500 \$ 500 (Report also on Summary of Schedules)

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Tommy Dawson III / Debtor

In re

Bankrup	otcy D	ocket#:
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Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	Bank of America Bankruptcy Dept 1701 River Oaks Drive Calumet City IL 60409 Acct #:			Dates: 2013 Reason: Overdraft Account				\$1,000
2	Bishop PARK Apartments C/O RENT Recover LLC		Н	Dates: 2011-2011  Reason: Collecting for Creditor				\$1,509
	220 Gerry Dr Wood Dale IL 60191 Acct #: 8033A16601161			NedSUII. Confecting for Creditor				\$1,505

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Tommy Dawson III / Debtor

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H W	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
3	City of Chicago Bureau Parking Department of Revenue PO Box 88292 Chicago IL 60680 Acct #:			Dates: Reason: Parking tickets Ordinance Violatic				\$500

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Arnold Scott Harris, PC Bankruptcy Dept. 222 Merchandise Mart, #1932 Chicago IL 60654

4	First Premier BANK Attn: Bankruptcy Dept. 601 S Minnesota Ave Sioux Falls SD 57104 Acct #: NULL	Н	Dates: Reason:	2014-2015 Credit Card or Credit Use	\$338
5	Guaranty Bank Bankruptcy Dept. 103 Holbrook Road Glenwood IL 60425 Acct #:		Dates: Reason:	2013 Overdraft Account	\$1,000
6	LA Fitness  17365 Torrence Ave Lansing IL 60438  Acct #:		Dates: Reason:	2012 Debt Owed	\$2,000
7	Mea-Ingalls C/O Commonwealth Financial 245 Main St Dickson City PA 18519 Acct #: D60472938N1	Н	Dates: Reason:	2014-2014 Collecting for Creditor	\$356
8	Mea-Ingalls C/O Commonwealth Financial 245 Main St Dickson City PA 18519 Acct #: D60481879N1	Н	Dates: Reason:	2014-2014 Collecting for Creditor	\$243

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Tommy Dawson III / Debtor

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS									
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Unliquidated	Disputed	Amount of Claim			
9	Nelnet Loans Attn: Bankruptcy Dept. 6420 Southpoint Pkwy Jacksonville FL 32216 Acct #: 00077175599		Н	Dates: 2006-2015  Reason: Loan or Tuition for Education			\$29,419			
10	Payday Loan Store of IL, Inc. Bankruptcy Department 1451 Sibley Rd Calumet City IL 60409			Dates: 2014 Reason: PayDay Loan			\$500			
11	Acct #:  Santander Consumer USA Attn: Bankruptcy Dept. Po Box 961245 Ft Worth TX 76161		Н	Dates: <b>2008-05-17</b> Reason:			\$0			
	Acct #: 30000174043871000									
12	Sprint C/O Enhanced Recovery CO L 8014 Bayberry Rd Jacksonville FL 32256 Acct #: 107683716		Н	Dates: 2014-2014 Reason: Collecting for Creditor			\$1,410			
13	Sprint C/O Receivables Performanc 20816 44Th Ave W Lynnwood WA 98036 Acct #: 40163005		Н	Dates: 2013-2013 Reason: Collecting for Creditor			\$1,411			
14	Universal Acceptance C Attn: Bankruptcy Dept. 10801 Red Circle Dr Minnetonka MN 55343 Acct #: 194391		Н	Dates: <b>2010-11-13</b> Reason:			\$7,089			
15	University OF Phoenix Attn: Bankruptcy Dept. 4615 E Elwood St Fl 3 Phoenix AZ 85040		Н	Dates: 2009-2010 Reason: Personal Loan			\$3,053			
	Acct #: 9032886008									

Record # 614533 B6F (Official Form 6F) (12/07)

In re
Tommy Dawson III / Debtor

Bankruptcy Docket #:

Judge:

	CREDITORS HOLDIN	$\sim$ LINICECHIDED NIC	NI DDIODITY OL AIRAC
>(:HEI)	CREDITORS HOLDING	- IIN>E(.IIREI) N()	M-PRICKITY (I AIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
16 US DEPT OF ED/Glelsi Attn: Bankruptcy Dept. Po Box 7860 Madison WI 53707 Acct #: 1494798581		Н	Dates: 2010-2015 Reason: Loan or Tuition for Education				\$27,422
17 <u>Value City Furniture</u> Attn: Bankruptcy Department 2100 159th Street Calumet City IL 60409 Acct #:			Dates: Reason: <b>Debt Owed</b>				\$1,500

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 78,750

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tommy Dawson III / Debtor

Bankruptcy Docket #:

Judge:

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

In re

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Check this box if debtor has no codebtors.

Tommy Dawson III / Debtor	Bankruptcy Docket #:	
	.ludae·	

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

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Fill in this in	formation to ident	tify your case:		6.61
Debtor 1	Tommy		Dawson	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT O</u>	F ILLINOIS	
Case Number (If known)	r		_	Check if this is:
				An amended filing  A supplement showing post-petition
				chapter 13 income as of the following
fficial F	orm B 6I			MM / DD / YYYY

### **Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed  Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Driver		
	Occupation may Include student or homemaker, if it applies.	Employers name	Van Buren Cartag	e	
		Employers address	20500 Bensley AV	e	
			Lynwood, IL 6041	1	,
		How long employed there?	6 months		
Pa	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.				
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pa alculate what the monthly wage w	•	\$4,313.18	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	2 + line 3.		\$4,313.18	\$0.00

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Case Number (if known)

Debtor 1

Document Tommy First Name Middle Name Last Name

			For Debtor 1	For Debtor 2 or non-filing spouse	
Сор	y line 4 here	4.	\$4,313.18	\$0.00	
5. List al	I payroll deductions:				
5a. '	Tax, Medicare, and Social Security deductions	5a.	\$866.67	\$0.00	
5b.	Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
5c. '	Voluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
5d.	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
5e.	Insurance	5e.	\$0.00	\$0.00	
5f.	Domestic support obligations	5f.	\$0.00	\$0.00	
5g.	Union dues	5g.	\$0.00	\$0.00	
5h.	Other deductions. Specify:	5h.	\$0.00	\$0.00	
6. Add th	e payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$866.67	\$0.00	
7. Calcula	ate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,446.52	\$0.00	
B. List all	other income regularly received:	-	, , , , ,	<b>V</b>	
8a.	Net income from rental property and from operating a business,				
	profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
	monthly net income.	8a.	\$0.00	\$0.00	
8b.	Interest and dividends	8b.	\$0.00	\$0.00	
8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
	dependent regularly receive				
	Include alimony, spousal support, child support, maintenance, divorce				
	settlement, and property settlement.				
8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
8e.	Social Security	8e.	\$0.00	\$0.00	
8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
	Include cash assistance and the value (if known) of any non-cash	_			
	assistance that you receive, such as food stamps (benefits under the				
	Supplemental Nutrition Assistance Program) or housing subsidies.				
	Specify:				
8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.00	
. Add	l all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00	\$0.00	
0. Cald	culate monthly income. Add line 7 + line 9.	10.	\$3,446.52 +	\$0.00	= \$3,4
Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	<del>+0,110102</del>	ψο.σσ	Ψ0,-
1. Stat	te all other regular contributions to the expenses that you list in Schedule				
	ude contributions from an unmarried partner, members of your household, you		ts. vour roommates. and	1	
	er friends or relatives.	•	.,		
Doı	not include any amounts already included in lines 2-10 or amounts that are n	ot available t	o pay expenses listed in	Schedule J.	
Spe	cify:				11.
2. <b>Add</b>	I the amount in the last column of line 10 to the amount in line 11. The res	sult is the com	bined monthly income.		
	e that amount on the Summary of Schedules and Statistical Summary of Ce		•	applies	12. <b>\$3,4</b>
3. <b>Do</b> y	you expect an increase or decrease within the year after you file this form	?			
х	No.				
	Yes. Explain:				

Fill in this i	nformation to identify you	r case:				
Debtor 1	Tommy		Dawson	Check if thi	is is:	
	First Name	Middle Name	Last Name		nended filing	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		plement showing pos e as of the following o	
United States	s Bankruptcy Court for the :	NORTHERN DISTRICT O	F ILLINOIS		<del></del>	
Case Numbe	er		_	MM / I	DD / YYYY	
(ii kilowii)				A sepa	arate filing for Debtor	2 because Debtor 2
Official F	orm B 6J			☐ mainta	ains a separate house	ehold.
Schedu	le J: Your Exp	enses				12/13
more space is every question	needed, attach another s 1.			are equally responsible for suges, write your name and cas		
	Describe Your Household					
1. Is this a jo	Go to line 2.					
	Does Debtor 2 live in a se	parate household?				
	X No.					
	Yes. Debtor 2 must	file a separate Schedul	e J.			
2. Do you	have dependents?	X No		Dependent's relationship	·	Does dependent live
Do not li Debtor 2	ist Debtor 1 and 2.		this information for dent	Debtor 1 or Debtor 2	age	with you?  X No
Do not s	state the dependents'					Yes
names.						X No
						Yes
						X No
						Yes X No
						Yes
						X No
						Yes
3. Do your	r expenses include	X No				
	es of people other than f and your dependents?	Yes				
	Estimate Your Ongoing Mor		ess you are using this for	m as a supplement in a Chapto	er 13 case to report	
expenses as	of a date after the bankrup			, check the box at the top of th		
the applicable Include exper		h government assista	nce if you know the value			
of such assis	tance and have included i	t on Schedule I: Your	Income (Official Form B 6	l. <b>)</b>		Your expenses
4. The ren	ital or home ownership ex	penses for your reside	ence. Include first mortgag	e payments and		
	t for the ground or lot.				4.	\$600.00
	cluded in line 4:					
	eal estate taxes				4a.	\$0.00
	roperty, homeowner's, or re				4b.	\$0.00
	ome maintenance, repair, a omeowner's association or				4c. 4d.	\$50.00 \$0.00
4d. He	omeowner's association of				<del>4</del> u.	φυ.υυ

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Document

Debtor 1

Tommy

Page 25 of 51 Case Number (if known) \_\_

First Name Middle Name Last Name Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$300.00 Electricity, heat, natural gas 6a. 6h \$0.00 Water, sewer, garbage collection \$530.00 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:\_ 6d. 7. \$500.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$125.00 9. Clothing, laundry, and dry cleaning 10. \$60.00 10. Personal care products and services \$100.00 11. Medical and dental expenses 11. Transportation. Include gas, maintenance, bus or train fare. \$485.00 12. Do not include car payments. \$85.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$120.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: \_ 17. Installment or lease payments: \$414.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. \$ 0.00 20a. 20a. Mortgages on other property \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Official Form 6J Record # 614533 Schedule J: Your Expenses Page 2 of 3 Case 15-31137 Doc 1 Filed 09/11/15 Entered 09/11/15 15:57:11 Desc Main Document Page 26 of 51

Tommy Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$10.00 Postage/Bank Fees (\$10.00), 21. 21. Other. Specify: \$3,379.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$3,446.52 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$3,379.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$67.52 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here:

Official Form 6J Record # 614533 Schedule J: Your Expenses Page 3 of 3

### Case 15-31137 Doc 1 Filed 09/11/15 Entered 09/11/15 15:57:11 Desc Main Document Page 27 of 51

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tommy Dawson III / Debtor

In re

Bankruptcy Docket #:

Judge:

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 08/25/2015 /s/ Tommy Dawson, III

Tommy Dawson, III

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record # 614533 B6F (Official Form 6F) (12/07) Page 1 of 1

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tommy Dawson III / Debtor	Bankruptcy Docket #:
	Judge:

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

\*\*DEFINITIONS\*\*

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

SOURCE

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

AMOUNT

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. ( A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor"s fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2015: \$28,000	employment	
2014: \$57,174		
2013: \$50,000		
Spouse		



#### 02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor"s business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

•	
AMOUNT	SOURCE

Record #: 614533 B7 (Official Form 7) (12/12) Page 1 of 9

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### NORTHERN DISTRICT OF ILLINOIS FASTERN DIVISION

Dawson III / Debtor		Bankruptcy	Docket #:
		Judge:	
S	TATEMENT OF FINA	NCIAL AFFAIRS	
Spouse			
AMOUNT	SOURCE	_	
3. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, and c.			
r services, and other debts to any creditor alue of all property that constitutes or is af vere made to a creditor on account of a do pproved nonprofit budgeting and creditor of	made within 90 days immediately profected by such transfer is not less that mestic support obligation or as part occurseling agency. (Married debtors	S: List all payments on loans, installment puoceeding the commencement of this case if in \$600.00. Indicate with an asterisk (*) ar f an alternative repayment schedule under filing under chapter 12 or chapter 13 must less are separated and a joint petition is not	the aggregate y payments that a plan by an include payments
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
Automotive Credit CORP 6261 Evergreen Rd Ste 3 Southfield MI 48076	Monthly	\$ 1,245	\$ 9,019
0 days immediately preceding the comme uch transfer is less than \$5,850*. If the del ccount of a domestic support obligation or	ncement of the case unless the aggre btor is an individual, indicate with an a as part of an alternative repayment s stors filing under chapter 12 or chapte	each payment or other transfer to any cred egate value of all property that constitutes of asterisk (*) any payments that were made to schedule under a plan by an approved nonger 13 must include payments and other tranger rated and a joint petition is not filed.)  Amount Paid or Value of Transfers	r is affected by o a creditor on profit budgeting
	d debtors filing under chapter 12 or cl	the commencement of this case to or for th hapter 13 must include payments be either int petition is not filed.)	
Name & Address of Creditor & Relationship to Debtor	Dates of Payments	Amount Paid or Value of Transfers	Amount Still Owing

bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CASE NUMBER	PROCEEDING	AND LOCATION	DISPOSITION
SUIT AND	OF	OF AGENCY	OF
CAPTION OF	NATURE	COURT	STATUS

Record #: 614533 B7 (Official Form 7) (12/12) Page 2 of 9 Case 15-31137 Doc 1 Filed 09/11/15 Entered 09/11/15 15:57:11 Desc Main Document Page 30 of 51

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tommy Dawson III / Debtor	Bankruptcy Docket #:
	Judge:

### STATEMENT OF FINANCIAL AFFAIRS

X

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person
for Whose Benefit Property
was Seized

Description
and Value
of Property
of Property



#### 05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Description and Value of Property



#### 06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Date Terms of Address of of Assignment or Assignee Assignment Settlement



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and<br/>AddressName & Location<br/>of Court CaseDate<br/>of<br/>of<br/>OrderDescription<br/>and Value of<br/>Orderof CustodianTitle & NumberOrderProperty



#### 07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Relationship Date Description or to Debtor, of and Value Organization If Any Gift of Gift

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### **UNITED STATES BANKRUPTCY COURT**

ny Dawson III / Debtor		Bankrup Judge:	otcy Docket #:
	STATEMENT OF FINAN	ICIAL AFFAIDS	
	STATEMENT OF FINAN	ICIAL AFFAIRS	
08. LOSSES:			
commencement of this case. (Ma	er casualty or gambling within one year immediate rried debtors filing under chapter 12 or chapter 13 the spouses are separated and a joint petition is	3 must include losses by either or be	
Description and	Description of Circumstances and,	Date	
Value	if Loss Was Covered in Whole or in	of	
of Property	Part by Insurance, Give Particulars	Loss	_
09. PAYMENTS RELATED TO DE	EBT COUNSELING OR BANKRUPTCY:		
	ty transferred by or on behalf of the debtor to any e bankruptcy law or preparation of a petition in ba		•
Name and		Date of Payment,	Amount of Money or
Address		Name of Payer if	Description and
of Payee		Other Than Debtor	Value of Property
Chicago, IL 60603			
09a. PAYMENTS RELATED TO DE the debtor to any persons, includi	DEBT COUNSELING OR BANKRUPTCY: List all ng attorneys, for consultation concerning debt co	nsolidation, relief under the bankrup	-
09a. PAYMENTS RELATED TO DE the debtor to any persons, includi of a petition in bankruptcy within 2		nsolidation, relief under the bankrup t of this case.	otcy law or preparation
09a. PAYMENTS RELATED TO E the debtor to any persons, includi of a petition in bankruptcy within a	ng attorneys, for consultation concerning debt co	nsolidation, relief under the bankrup t of this case.  Date of Payment,	otcy law or preparation  Amount of Money or descript
09a. PAYMENTS RELATED TO DE the debtor to any persons, includit of a petition in bankruptcy within a Name and Address	ng attorneys, for consultation concerning debt co	nsolidation, relief under the bankrup t of this case.  Date of Payment, Name of Payer if	otcy law or preparation  Amount of Money or description
09a. PAYMENTS RELATED TO E the debtor to any persons, includi of a petition in bankruptcy within a Name and Address of Payee	ng attorneys, for consultation concerning debt co  1 year immediately preceding the commencemen	nsolidation, relief under the bankrup t of this case.  Date of Payment, Name of Payer if Other Than Debtor	otcy law or preparation  Amount of Money or description  and  Value of Property
09a. PAYMENTS RELATED TO DE the debtor to any persons, includit of a petition in bankruptcy within a Name and Address	ng attorneys, for consultation concerning debt co  1 year immediately preceding the commencemen	nsolidation, relief under the bankrup t of this case.  Date of Payment, Name of Payer if	otcy law or preparation  Amount of Money or description
09a. PAYMENTS RELATED TO DE the debtor to any persons, includi of a petition in bankruptcy within a Name and Address of Payee  Hananwill Credit Counseling 115 N. Cross St., Robinson,	ng attorneys, for consultation concerning debt co  1 year immediately preceding the commencemen	nsolidation, relief under the bankrup t of this case.  Date of Payment, Name of Payer if Other Than Debtor	otcy law or preparation  Amount of Money or description  and  Value of Property
09a. PAYMENTS RELATED TO E the debtor to any persons, includi of a petition in bankruptcy within  Name and Address of Payee  Hananwill Credit Counseling 115 N. Cross St., Robinson, IL 62454  10. OTHER TRANSFERS a. List all other property, other the either absolutely or as security wi	an property transferred in the ordinary course of th two (2) years immediately preceding the commencement.	nsolidation, relief under the bankrup t of this case.  Date of Payment, Name of Payer if Other Than Debtor 2014  the business or financial affairs of the payment of this case. (Married de	Amount of Money or description  Amount of Money or description  Value of Property  \$20.00  the debtor, transferred ebtors filing under
09a. PAYMENTS RELATED TO De the debtor to any persons, includi of a petition in bankruptcy within a Name and Address of Payee  Hananwill Credit Counseling 115 N. Cross St., Robinson, IL 62454  10. OTHER TRANSFERS  a. List all other property, other the either absolutely or as security with chapter 12 or chapter 13 must income and the debt of	an property transferred in the ordinary course of th two (2) years immediately preceding the commencement.	nsolidation, relief under the bankrup t of this case.  Date of Payment, Name of Payer if Other Than Debtor 2014  the business or financial affairs of the payment of this case. (Married de	Amount of Money or description  Amount of Money or description  Value of Property  \$20.00  the debtor, transferred ebtors filing under
09a. PAYMENTS RELATED TO DE the debtor to any persons, includi of a petition in bankruptcy within a Name and Address of Payee  Hananwill Credit Counseling 115 N. Cross St., Robinson, IL 62454  10. OTHER TRANSFERS a. List all other property, other the either absolutely or as security wi chapter 12 or chapter 13 must inc separated and a joint petition is no	an property transferred in the ordinary course of th two (2) years immediately preceding the commencement.	nsolidation, relief under the bankrup t of this case.  Date of Payment, Name of Payer if Other Than Debtor  2014  the business or financial affairs of the business or financial affairs of the percent of this case. (Married de or not a joint petition is filed, unless	Amount of Money or description  Amount of Money or description  Value of Property  \$20.00  the debtor, transferred ebtors filing under
09a. PAYMENTS RELATED TO Description of a petition in bankruptcy within a Name and Address of Payee  Hananwill Credit Counseling 115 N. Cross St., Robinson, IL 62454  10. OTHER TRANSFERS  a. List all other property, other the either absolutely or as security with chapter 12 or chapter 13 must incompare the separated and a joint petition is not not be property. Name and Address of Transferee, Relationship to Debtor	an property transferred in the ordinary course of th two (2) years immediately preceding the commencement th two (2) years immediately preceding the commencement that was immediately preceding the commence that the commencement is the commence of the com	nsolidation, relief under the bankrup t of this case.  Date of Payment, Name of Payer if Other Than Debtor  2014  the business or financial affairs of the business or financial affairs of the or not a joint petition is filed, unless  Describe Property Transferred and Value Received	Amount of Money or description  Amount of Money or description  Value of Property  \$20.00  The debtor is transferred estors filing under the spouses are
09a. PAYMENTS RELATED TO Description of a petition in bankruptcy within a Name and Address of Payee  Hananwill Credit Counseling 115 N. Cross St., Robinson, IL 62454  10. OTHER TRANSFERS  a. List all other property, other the either absolutely or as security with chapter 12 or chapter 13 must incompare the separated and a joint petition is not not be property. Name and Address of Transferee, Relationship to Debtor	an property transferred in the ordinary course of th two (2) years immediately preceding the commencement th two (2) years immediately preceding the commencement that was immediately preceding the commence that the commencement is the commence of the com	nsolidation, relief under the bankrup t of this case.  Date of Payment, Name of Payer if Other Than Debtor  2014  the business or financial affairs of the business or financial affairs of the or not a joint petition is filed, unless  Describe Property Transferred and Value Received	Amount of Money or description  Amount of Money or description  Value of Property  \$20.00  The debtor is transferred estors filing under the spouses are
09a. PAYMENTS RELATED TO DE the debtor to any persons, includi of a petition in bankruptcy within a Name and Address of Payee  Hananwill Credit Counseling 115 N. Cross St., Robinson, IL 62454  10. OTHER TRANSFERS a. List all other property, other the either absolutely or as security with chapter 12 or chapter 13 must incompare the separated and a joint petition is not petition.  Name and Address of Transferee, Relationship to Debtor	an property transferred in the ordinary course of th two (2) years immediately preceding the commencement th two (2) years immediately preceding the commencement that was immediately preceding the commence that the commencement is the commence of the com	nsolidation, relief under the bankrup t of this case.  Date of Payment, Name of Payer if Other Than Debtor  2014  the business or financial affairs of the business or financial affairs of the or not a joint petition is filed, unless  Describe Property Transferred and Value Received	Amount of Money or description  Amount of Money or description  Value of Property  \$20.00  The debtor is transferred estors filing under the spouses are

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Closing

Transfer(s)

other Device

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### MODILLEDM DISTRICT OF HILLMOR EASTERN DIVISION

		Judge:	
	STATEMENT OF FINANC	IAL AFFAIRS	
11. CLOSED FINANCIAL ACCOUN	TS:		
transferred within one (1) year imme certificates of deposit, or other instr associations, brokerage houses and	iments held in the name of the debtor or for the benediately preceding the commencement of this case uments; shares and share accounts held in banks, d other financial institutions. (Married debtors filing instruments held by or for either or both spouses unot filed.)	e. Include checking, savings, or o credit unions, pension funds, co under chapter 12 or chapter 13 or	ther financial accounts, operatives, must include
Name and Address of Institution	Type of Account, Last Four Digits of Account Number, and Amount of Final Balance	Amount and Date of Sale or Closing	
immediately preceding the commer	or depository in which the debtor has or had securing the	chapter 12 or chapter 13 must in	clude boxes or
·	Names 9 Addresses of These With	Description of	Data of Transfer or
Name and Address of Bank or Other Depository	Names & Addresses of Those With Access to Box or depository	Description of Contents	Date of Transfer or Surrender, if Any
Name and Address of Bank or Other Depository  13. SETOFFS: List all setoffs made by any creditor this case. (Married debtors filing un joint petition is filed, unless the spor		Contents  debtor within 90 days preceding tion concerning either or both specific concerning either	Surrender, if Any the commencement of
Name and Address of Bank or Other Depository  13. SETOFFS: List all setoffs made by any creditor this case. (Married debtors filing un	Access to Box or depository  Access to Box or depository  To including a bank, against a debt or deposit of the der chapter 12 or chapter 13 must include information	Contents  debtor within 90 days preceding tion concerning either or both specific concerning either	Surrender, if Any the commencement of
Name and Address of Bank or Other Depository  13. SETOFFS: List all setoffs made by any creditor this case. (Married debtors filing un joint petition is filed, unless the spot Name and Address	Access to Box or depository  T, including a bank, against a debt or deposit of the der chapter 12 or chapter 13 must include informat uses are separated and a joint petition is not filed.)  Date of Setoff	c debtor within 90 days preceding tion concerning either or both spo	Surrender, if Any the commencement of
Name and Address of Bank or Other Depository  13. SETOFFS: List all setoffs made by any creditor this case. (Married debtors filing un joint petition is filed, unless the spot Name and Address of Creditor	Access to Box or depository  T, including a bank, against a debt or deposit of the der chapter 12 or chapter 13 must include informat uses are separated and a joint petition is not filed.)  Date of Setoff	c debtor within 90 days preceding tion concerning either or both spo	Surrender, if Any the commencement of
Name and Address of Bank or Other Depository  13. SETOFFS: List all setoffs made by any creditor this case. (Married debtors filing un joint petition is filed, unless the spot Name and Address of Creditor	Access to Box or depository  T, including a bank, against a debt or deposit of the der chapter 12 or chapter 13 must include informat uses are separated and a joint petition is not filed.)  Date of Setoff  DR ANOTHER PERSON:	c debtor within 90 days preceding tion concerning either or both spo	Surrender, if Any the commencement of

B7 (Official Form 7) (12/12) Record #: 614533 Page 5 of 9

Dates of

Occupancy

Name

Used

Address

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tommy	/ Dawson III / Debtor	Bankruptcy	Docket #

Judge:

### STATEMENT OF FINANCIAL AFFAIRS

~	
X	

#### 16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor"s spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



#### 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:



17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law



17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number

Name and Address of Docket Status of Governmental Unit Number Disposition

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tommy Dawson III / Debtor	Bankruptcy Docket #:
	Judge:

### STATEMENT OF FINANCIAL AFFAIRS

	NONE
ı	V
ı	Λ

#### 18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

Name & Last Four Digits of Soc. Sec. No./Complete EIN or	· ·	Nature of	Beginning and
Other TaxPayer I.D. No.	Address	Business	Ending Dates
b. Identify any business listed in subdivisi	on a., above, that is "single asset real e	state" as defined in 11 USC 101.	
Name	Address		
The following questions are to be complet been, within six years immediately preced or owner of more than 5 percent of the vor sole proprietor, or self-employed in a trade (An individual or joint debtor should comwithin six years immediately preceding the	ing the commencement of this case, an ing or equity securities of a corporation e, profession, or other activity, either full olete this portion of the statement only i	y of the following: an officer, director, ; a partner, other than a limited partner - or part-time. f the debtor is or has been in business	managing executive, r, of a partnership, a , as defined above,
been, within six years immediately preced or owner of more than 5 percent of the vol sole proprietor, or self-employed in a trade (An individual or joint debtor should com	ing the commencement of this case, an ing or equity securities of a corporation e, profession, or other activity, either full olete this portion of the statement only i	y of the following: an officer, director, ; a partner, other than a limited partner - or part-time. f the debtor is or has been in business	managing executive, r, of a partnership, a , as defined above,
been, within six years immediately preced or owner of more than 5 percent of the vol sole proprietor, or self-employed in a trade (An individual or joint debtor should comp within six years immediately preceding the	ing the commencement of this case, an ing or equity securities of a corporation e, profession, or other activity, either full plete this portion of the statement only it commencement of this case. A debtor	y of the following: an officer, director, ; a partner, other than a limited partner - or part-time. f the debtor is or has been in business	managing executive, r, of a partnership, a , as defined above,
been, within six years immediately preced or owner of more than 5 percent of the voi sole proprietor, or self-employed in a trade (An individual or joint debtor should com within six years immediately preceding the go directly to the signature page.)	ing the commencement of this case, an ing or equity securities of a corporation e, profession, or other activity, either full plete this portion of the statement only it commencement of this case. A debtor a STATEMENTS:  within two (2) years immediately prece	y of the following: an officer, director, a partner, other than a limited partner or part-time.  If the debtor is or has been in business who has not been in business within the	managing executive, r, of a partnership, a , as defined above, those six years should
been, within six years immediately preced or owner of more than 5 percent of the voi sole proprietor, or self-employed in a trade (An individual or joint debtor should comwithin six years immediately preceding the go directly to the signature page.)  19. BOOKS, RECORDS AND FINANCIAL List all bookkeepers and accountants who	ing the commencement of this case, an ing or equity securities of a corporation e, profession, or other activity, either full plete this portion of the statement only it commencement of this case. A debtor a STATEMENTS:  within two (2) years immediately prece	y of the following: an officer, director, a partner, other than a limited partner or part-time.  If the debtor is or has been in business who has not been in business within the	managing executive, r, of a partnership, a , as defined above, those six years should

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### UNITED STATES BANKRUPTCY COURT

Dawson III / Debtor		Bankruptcy Docket #: Judge:
	STATEMENT OF FINAN	CIAL AFFAIRS
	at the time of the commencement of this case count and records are not available, explain.	were in possession of the books of account and records of
Name	Address	
	editors and other parties, including mercantile a years immediately preceding the commencement	nd trade agencies, to whom a financial statement was nt of this case.
Name and Address	Date Issued	
INVENTORIES		
the dates of the last two inventors are amount and basis of each inv		rson who supervised the taking of each inventory, and the
Date of	Inventory	Dollar Amount of Inventory (specify cost, market of other basis)
Inventory	Supervisor	uasis)
ist the name and address of the Date of Inventory	person having possession of the records of earn Name and Addresses of Custodian of Inventory Records	ch of the inventories reported in a., above.
	CERS, DIRECTORS AND SHAREHOLDERS: nature and percentage of interest of each mem	ber of the partnership.
Name and Address	Nature of Interest	Percentage of Interest
o. If the debtor is a corporation, I	ist all officers & directors of the corporation; an requity securities of the corporation.	d each stockholder who directly or indirectly owns, controls,
o. If the debtor is a corporation, I	•	d each stockholder who directly or indirectly owns, controls,  Nature and Percentage of Stock Ownership

Withdrawal

Address

Name

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## Document Page 36 of 51 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tom	my Dawson III / Debtor		Bankruptcy Docket #:	
			Judge:	
		STATEMENT OF FINAL	NCIAL AFFAIRS	
NONE	22b. If the debtor is a corporation, immediately preceding the comme		with the corporation terminated within one (1) year	
^	ininediately preceding the confine	encement of this case.		
	Name and Address	Title	Date of Termination	
NONE		RTNERSHIP OR DISTRIBUTION BY A COPOR		
		orporation, list all withdrawais or distributions cre nptions, options exercised and any other perqui	dited or given to an insider, including compensation in any site during one year immediately preceding the	
	Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property	
X	•	he name and federal taxpayer identification nur	nber of the parent corporation of any consolidated group for ars immediately preceding the commencement of the case.	
NONE	25. PENSION FUNDS:	at the name and foderal towns or identification	number of any pagains find to which the debter on an	
			number of any pension fund to which the debtor, as an nmediately preceding the commencement of the case.	
	Name of Pension Fund	TaxPayer Identification Number (EIN)		
	DECLARA	TION UNDER PENALTY OF PE	RJURY BY INDIVIDUAL DEBTOR	
		of perjury that I have read the answe airs and any attachment thereto and	rs contained in the foregoing statement of finanthat they are true and correct.	ıcial
Date	d: 08/25/2015	/s/ Tommy Dawson, III		
		Tommy Daw	son. III	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tommy Dawson III / Debtor Bankruptcy Docket #:

Judge:

### **DEBTOR'S STATEMENT OF INTENTION**

	erty of the estate. (Part A must be fully co perty of the estate.  Attach additional pag	•
Property No. 1	]	
Creditor's Name: Automotive Credit CORP Attn: Bankruptcy Dept. 26261 Evergreen Rd Ste 3 Southfield MI 48076	Describe Property Securing Debt: Automotive Credit CORP - 2007 Chrysler Pacifica	
Property will be (check one):		
□Surrendered ■R	Retained	
If retaining the property, I intend to <i>(check at least or</i> □Redeem the property	ne):	
■Reaffirm the debt		
□Other. Explain	(for example, avoid lien u	sing 110 U.S.C. § 522(f)).
Property is (check one):		
□Claimed as exempt	■Not claimed as exempt	
PART B - Personal property subject to use completed for each unexpired lease. At Property No.	unexpired leases. (All three columns of P tach additional pages if necessary.)	art B must be
Lessor's Name:	Describe Property Securing Debt:	Lease will be
None		assumed pursuant to 11 U.S.C. § 365(p)(2): □ Yes □ No

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: 08/25/2015 /s/ Tommy Dawson, III

Tommy Dawson, III

X Date & Sign

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## Document Page 38 of 51 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tommy Dawson III / Debtor	Bankruptcy Docket #:	
	.ludge·	

	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B	
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) at compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for sendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:	
	The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:  For legal services, Debtor(s) agrees to pay and I have agreed to accept  Prior to the filing of this Statement, Debtor(s) has paid and I have received  \$1,665	
	The Filing Fee has been paid.  Balance Due \$930	 ).00
2.	The source of the compensation paid to me was:	
	Debtor(s) Other: (specify)	
3.	The source of compensation to be paid to me on the unpaid balance, if any, remaining is:	
	Debtor(s) Other: (specify)	
	The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for value stated: <b>None.</b>	r the
4.	The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: <b>None.</b>	
5.	·	
(a)	<ol> <li>Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.</li> </ol>	
(b)	Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.	
(c) (d)		
6.		ıs to
	CERTIFICATION	
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.	
	Respectfully Submitted,	
Da	Date: 09/11/2015 /s/ Jon Kurt Clasing	
	Jon Kurt Clasing GERACI LAW L.L.C. 55 E. Monroe Street #3400	

Chicago, IL 60603 Phone: 312-332-1800

Fax: 877-247-1960

Record # 614533 Page 1 of 1 B6F (Official Form 6F) (12/07)

Geraci Law L.L.C

Date: 7/8/2015

Consultation Attorney: Sage 39 of 51

Record #: 614-533

Desc Main



### Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following

Attorney fees for the Chapter 7 bankruptcy are \$ 4 This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter7, including preparation of my bankruptcy petition, schedules and other documents, first 341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed 341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filling fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it r

Dated: 1/8/2015	ve it reopened.	I have received the 11 U.S.C § 527(a) disclosu
	•	
Tommy Dawson Daptor)	X	
		(Joint Debtor)
Attorney for the Debter(a)	#	
Attorney for the Debtor(s), Representing Geraci Law L.L	C. rev 150511	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tommy Dawson III / Debtor	Bankruptcy Docket #:
	Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/25/2015 /s/ Tommy Dawson, III

Tommy Dawson, III

X Date & Sign

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<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

In re Tommy Dawson III /

### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Tommy Dawson III / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 08/25/2015	75/ Tollilly Dawsoll, III	
	Tommy Dawson, III	
Dated: 09/11/2015	/s/ Jon Kurt Clasing	
	Attorney: Jon Kurt Clasing	

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B1 (Official Form 1) (12/11)

#### Jeliuniary Pedilion Name of Joint Debrois Commy Dawson II Signatures Signature(s) of Debtor(s) (Individual/Joint) i declare under penalty of perjury that the information provided in Signature of a Foreign Representative deciare under penalty of perjury that the information provided in this this petition is true and correct. petition is true and correct, that I am the foreign representative of a debtor [If petitioner is an individual whose debts are primarily consumer in a foreign proceeding, and that I am authorized to file this petition debts and has chosen to file under chapter 7] I am aware that I (Check only one box.) may proceed under chapter 7,11, 12 or 13 of title 11, United States I request relief in accordance with chapter 15 of title 11, United States Code, understand the relief available under each such chapter, Code. Certified copies of the documents required by 11 U.S.C. § 1515 are and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the signs the petition] I have obtained and read the notice required by chapter of title 11 specified in this petition. A certified copy of the order 11 U.S.C. § 342(b). granting recognition of the foreign main proceeding is attached. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition (Signature of Foreign Representative) (Printed Name of Foreign Representative) Tonimy Dawson, III S. Siejne Daie on Prosevin Dated: 8 / 25 /2016 ignature of Attorney Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition Signature of Attorney for Debtor( preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to Printed Name of Attorney for Debtor 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by GERACI LAW L.L.C. bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or 55 E. Monroe St., #3400 accepting any fee from the debtor, as required in that section. Chicago, IL 60603 Official Form 19B is attached. Phone: 312-332-1800 Printed Name and title, if any, of Bankruptcy Petition Preparer Dated: 2014 Social Security number (if the bankrutpcy petition preparer is not an in a case in which § 707(b)(4)(D) applies, this signature also constitutes a certificatio individual, state the Social Security number of the officer, principal, that the attorney has no knowledge after an inquiry that the information in the schedules is responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address Signature of Debtor (Corporation/Partnerhsip) l declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to Signature of Bankruptcy Petition Preparer or officer, principal, responsible file this petition on behalf of the debtor. person or pariner whose social security number is provided above. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy Signature of Authorized Individual petition preparer is not an individual: Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Title of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of Date tille 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tommy Dawson III / Debtor

In re

Bankruptcy Docket #:

Judge:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

I certify under penalty of perjury that the information provided above is true and correct.  Dated://2014	Classic
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)	
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  Active military duty in a military combat zone.	
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]  Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.  4. I am not required to receive a credit save without first receiving a credit counseling briefing.	
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent	
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in file a copy of a certificate from the agency describing the services provided to me. You must through the agency no later than 14 days after your bankruptcy case is filed.	
1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	
The distriction below and attach any decimal to the state of the state	

Record # 614533

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tommy Dawson III / Debtor

Bankruptcy Docket #:

Judge:

## DECLARATION CONGERNING DEBUOR'S SCHEDULES

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankgaptsy.

Dated: <u>0 /2</u> /2014

Tommy Dawson, III

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Renalty for making a false statement. Fine of up to \$500,000 or imprisonment for up to 5 years, or both, 18 U.S.G. Sections 152 and 357/

## DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

## DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

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	SENSOREMENTAGER	NANCIAL AFFAIRS
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22h If the debt		· ·
immediately preceding the comm	n, list all officers, or directors whose relation	iship with the corporation terminated within one (1) year
<b>5</b> = 12 = 12 = 12 = 12 = 12 = 12 = 12 = 1	consent of this case.	within the (1) year
Name	_	Data is
and Address	Title	. Date of Termination
23. WITHDRAWAI S FROM A DA	DTMTDDMG	
K	RTNERSHIP OR DISTRIBUTION BY A CO	DPORATION:
form, bonuses, loans, stock roders	rporation, list all withdrawals or distribution	s credited or given to an insider, including compensation in any
commencement of this case.	puons, options exercised and any other pe	s credited or given to an insider, including compensation in any erquisite during one year immediately preceding the
Name and Address of		•
Recipient, Relationship to	Date and Purpose of	Amount of Money or
Debtor	Withdrawal	Description and value of Property
Name of Parent Corporation	Taxpayer Identification Number (EIN)	number of the parent corporation of any consolidated group for years immediately preceding the commencement of the case.
	CEN)	
25. PENSION FUNDS:		
If the debtor is not an individual, list t	he name and federal taxpayer identification	n number of any pension fund to which the debtor, as an
	contributing at any time within six (6) years	n number of any pension fund to which the debtor, as an immediately preceding the commencement of the case.
Name of Pension Fund	TaxPaver	
1 orialon Purio	Identification Number (EIN)	
		•
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I declare under penalty of n	Printry that I have no shall	
affairs	and any attachment thereto and	ers contained in the foregoing statement of financial that they are true and correct
	and any attachment thereto and	ers contained in the foregoing statement of financial that they are true and correct.
affairs 8, 25/2014	and any attachment thereto and	und they are true and correct.
		X Date & Sign
	and any attachment thereto and	X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

Record #: 614533

In re

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN

	Bankruptcy Docket #:	
	Judge:	
PART A - Debts secu	DEBTOR'S STATEMENT OF INTENTION  ured by property of the estate. (Part A must be fully completed for EACH  cured by property of the estate. Attach additional pages if necessary	
which is secu	cured by property of the estate. (Part A must be fully completed for EACH  Attach additional pages if necessary.)	
Property No. 1	Attach additional completed for EACH	deht
Creditor's Name:	** ***********************************	
Automotive Credit Corp lankruptcy Dept		
0261 Evergroom D.	Automotive Credit - 2007 Chrysler Poeis	
e 300Southfield MI 48076	Automotive Credit - 2007 Chrysler Pacifica with 95,000 miles	
operty will be (check one):		
☐Surrendered		
	Retained	
etaining the property, I intend to (ch		
Redeem the property	theck at least one);	
and brohelty		
Reaffirm the debt		
□Other. Explain		- 1
	(for every)	
erty is (check one):	(for example, avoid lien using 110 U.S.C. § 522(f)).	- 1
Claimed as exempt	3 522(1)).	- 1
	□Not claimed as exempt	
B - Personal property sub-	No. 4 4	
John C. Tracky Subj	Ject to unexpired leases. (All three columns	.
reted for each unexpired los		
reted for each unexpired leads	ase. Attach additional pages if pages	
riv No. 's Name:	Diject to unexpired leases. (All three columns of Part B must be ease. Attach additional pages if necessary.)	
ricted for each unexpired leading No. 's Name:		
neted for each unexpired leading to the leading to	Describe Property Securing Debt:	
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s Name:	Describe Property Securing Debt:  -ease will be assumed pursuant to 11 U.S.C. § 365(p)(2):	

Dawson, III

## **DISCLAIMER** Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for finily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment. 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferse will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if live have excess income, or change in State, Federal or Bankruptcy laws before the case is flad in Court AND WE HAVE TO READ CHECK & MAKE SURE OUR PETITION IS ACCURATE!!!

Dated: 12 (2014	- and apply laws belore the case
Dated: 1/2 /2014	
Tommy Dawson, III	X Date & Sign
Jawson, III	

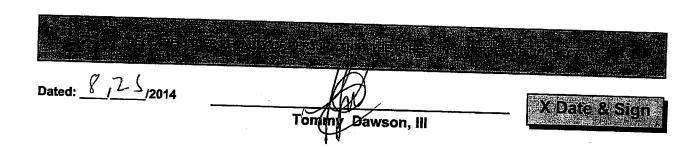
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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tommy Dawson III / Debtor	
, January Debiol	Bankruptcy Docket #:
	Judge:

## VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.



<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

in re

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<sup>\*</sup>Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment

Form B 201A, Notice to Consumer Debtor(s)

in re Tommy Dawson III / Debtor

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your Page 2

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long

## Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# <u>Chapter 12</u>: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

on Clasing

Attorney:

Dawson, III

X Date & Sign

614533

Form B 201A, Notice to Consumer Debtor(s)

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